

Docket No.: 51865-012

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

Peter T. ROBERTSON, et al.

Serial No.: CIP of U.S. Serial No.  
09/452,126 filed on 12/1/1999

Group Art Unit:

Filed: June 23, 2003

Examiner:

For: RISK CLASSIFICATION METHODOLOGY

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

The references were cited by or submitted to the U.S. Patent and Trademark Office in parent application Serial No. 09/452,126, filed December 1, 1999, which is relied upon for an earlier filing date under 35 USC 120. Thus, copies of these references are not attached. 37 CFR

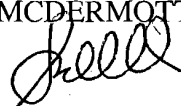
**Serial No.:** CIP of U.S. Serial No.

1.98(d). Further, copies of the references discussed in the Petition to Make Special Under 37 CFR § 1.102(d) are attached.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 500417 and please credit any excess fees to such deposit account.

Respectfully submitted,

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**Date: June 23, 2003**

<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (PTO-1449)				ATTY. DOCKET NO. <b>51865-012</b>		SERIAL NO. <b>CIP of U.S. Appl. No. 09/452,126</b>		
				APPLICANT <b>Peter T. ROBERTSON, et al.</b>				
				FILING DATE <b>June 23, 2003</b>		GROUP		
<b>U.S. PATENT DOCUMENTS</b>								
EXAMINER'S INITIALS	CITE NO.	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
		Number-Kind Code <sup>2</sup> (if known)						
		US	6,064,970	05/16/2000	McMillan et al.			
		US	5,940,801	08/1999	Brown			
		US	5,956,691	09/1999	Powers			
		US	5,961,332	10/1999	Joao			
		US	5,970,464	10/1999	Apte et al.			
		US	5,991,735	11/1999	Gerace			
		US	6,002,994	12/1999	Lane et al.			
		US	6,030,226	02/2000	Hersh			
		US	4,627,818	12/1986	Von Fellenberg			
		US	4,730,253	03/1988	Gordon			
		US	4,831,526	05/1989	Luchs et al.			
		US	4,975,840	12/1990	DeTore et al.			
		US	5,537,315	07/1996	Mitcham			
		US	5,551,880	09/1996	Bonnstetter et al.			
<b>FOREIGN PATENT DOCUMENTS</b>								
EXAMINER'S INITIALS	CITE NO.	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Figures Appear	Translation	
		Country Codes-Number + Kind Codes (if known)					Yes	No
<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)</b>								
EXAMINER'S INITIALS	CITE NO.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.						
EXAMINER				DATE CONSIDERED				

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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		US 5,692,501	12/1997	Miturn			
		US 5,696,981	12/1997	Shovers			
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		US 5,848,396	12/1998	Gerace			
		US 5,893,072	04/1999	Zizzamia			
		US 5,919,046	07/1999	Hull			
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		US 4,893,819	01/1990	Wright			
		US 4,975,840	12/1990	DeTore et al.			
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		US 6,212,502	04/2001	Ball et al.			
		US 6,151,600	11/2000	Dedrick			
		US 6,401,094	06/2002	Stemp et al.			
		US 6,431,875	08/2002	Elliot et al.			
		US 6,526,395	02/2003	Morris			
	B1	US 6,283,761	09/04/2001	Joao			
		US 4,730,253	03/08/1988	Gordon			
		US 4,895,518	01/23/1990	Arnold et al.			
		US					
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		"Dysthymia and Other Mood Disorders", The Harvard Mental Health Letter, May 1991, Vol.7, #11					
		Icek Ajzen, "Attitudes and Personality Traits", Attitudes, Personality, and Behavior, 1988 Chap 1, Open University Press					
		Karlberg, Lena et al., Is there a connection between car accident, near accidents, and Type A drivers?, Fall 1998, Behavioral Medicine, Washington, vol. 24, issue 3, pp. 99-106					
		Rutter, D R, Lyn Quine, and Ian P. Albery, Perceptions of risk in motorcyclists: Unrealistic optimism, relative realism, and predications of behaviour, November 1998, British Journal of Psychology, London, vol. 89, issue 4, pp. 681-696					
		Genetics and Human Behavior, Nuffield Council on Bioethics, 2001, access at <a href="http://www.nuffieldbioethics.org">http://www.nuffieldbioethics.org</a> , 4 pages					
		McNally, I.M. and M. Stone, Cross-Cultural Models of Road Traffic Accident Risk: Personality, Behavioural, Cognitive, and Demographic Predictors, November 4, 2001, University of Central Lancashire, Preston, U. K., 2 pages					
		Gice, Jon, The Relationship between job satisfaction and workers compensation claims, September 1995, CPCU Journal, vol. 48, issue 3, pp. 178-184					
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		EEOC Issues Guidance on Disabilities Act, June 1992, Employee Benefit Plan Review, Chicago, pp. 1-4					
		Kevels, Daniel J. and Leroy Hood, The Genetic Labyrinth, November 8, 1992, The Los Angeles Times, pp. 28-34					
		McCorry, Brian and Will Murray, Reducing commercial vehicle road accident costs, International Journal of Physical Distribution and Logistics Management, 1993, Bradford, vol. 23, issue 4, pp. 35-43					
		Ghosh, Dipankar and Terry Crain, Ethical standards, attitudes toward risk, and international non-compliance: An experimental investigation, May 1995, Journal of Business Ethics, vol. 14, issue 5, pp. 353-364					
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